

## CLAIMS

1. A method for effecting a transaction between a person and a provider over a network, comprising:

establishing from a communication device a communication link over said network with said provider;

entering into said communication device information pertinent to effecting said transaction;

activating in conjunction with effecting said transaction a biometric device to generate a UIT associated with said person;

in response to said activating, automatically transmitting from said communication device over said network to said provider both said information and a signal corresponding to said UIT.

2. A method as in claim 1, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

3. A method as in claim 1, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

4. A method as in claim 1, wherein said network comprises the Internet.

5. A method as in claim 1, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

6. A method as in claim 1, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

7. A method as in claim 6, wherein said financial information comprises information identifying said person's credit card.

8. A method as in claim 1, wherein said entering comprises, prior to said establishing of said communication link, storing in a database a file of data corresponding to said information and associating said file with said UIT.

9. A method as in claim 8, further comprising associating said file with said provider.

10. A method as in claim 1, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

11. A method as in claim 1, further comprising comparing said generated UIT to a UIT associated with said person stored in a database and wherein said signal corresponding to said UIT is a signal verifying the identity of said person if said generated UIT matches said stored UIT.

12. A method as in claim 1, further comprising comparing said generated UIT to a UIT associated with said person stored in a database and wherein said signal corresponding to said UIT is a verification code associated with said person if said generated UIT matches said stored UIT.

13. A method as in claim 1, wherein said signal comprises data identifying said UIT and further comprising comparing by said provider said data identifying said UIT to data identifying a UIT associated with said person stored in a database.

14. A method as in claim 1, further comprising providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

15. A method for completing a transaction between a person and a provider over a network, comprising:

storing within a database a UIT associated with said person;

establishing from a communication device a communication link over said network with said provider;

entering into said communication device information pertinent to effecting said transaction;

activating in conjunction with effecting said transaction a biometric device to generate a UIT associated with said person;

comparing said stored UIT with said generated UIT;

if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal authorizing said provider to complete said transaction.

16. A method as in claim 15, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

17. A method as in claim 15, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

18. A method as in claim 15, wherein said network comprises the Internet.

19. A method as in claim 15, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said information.

20. A method as in claim 19, wherein said information comprises information provided by said person to

complete an order form of said provider pertaining to said transaction.

21. A method as in claim 19, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

22. A method as in claim 21, wherein said financial information comprises information identifying said person's credit card.

23. A method as in claim 15, wherein said storing and said entering comprise creating a file of data corresponding to said information and associating said file in said database with said UIT, and further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

24. A method as in claim 23, further comprising associating said file with said provider.

25. A method as in claim 15, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

26. A method as in claim 15, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network

to said provider a signal verifying the identity of said person.

27. A method as in claim 15, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a verification code associated with said person.

28. A method as in claim 15, further comprising providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

29. A method for effecting a transaction between a person and a provider over a network, comprising:

creating within a database a file of information pertinent to said transaction;

associating said file with a stored UIT of said person;

establishing from a communication device a communication link over said network with said provider;

activating in conjunction with effecting said transaction a biometric device to generate a UIT associated with said person;

comparing said stored UIT to said generated UIT;

if said stored UIT matches said generated UIT, automatically transmitting said file from said database over said network to said provider.

30. A method as in claim 29, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

31. A method as in claim 29, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

32. A method as in claim 29, wherein said network comprises the Internet.

33. A method as in claim 29, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

34. A method as in claim 33, wherein said financial information comprises information identifying said person's credit card.

35. A method as in claim 29, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

36. A method as in claim 29, further comprising, if said stored UIT matches said generated UIT, automatically transmitting a signal verifying the identity of said person from said communication device over said network to said provider.

37. A method as in claim 29, further comprising, if said stored UIT matches said generated UIT, automatically transmitting a verification code associated with said person from said communication device over said network to said provider.

38. A method as in claim 29, further comprising providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

39. A method for effecting a transaction between a person and a provider over a network, comprising:

storing within a database a UIT associated with said person;

establishing from a communication device a communication link over said network with said provider;

entering into said communication device information pertinent to effecting said transaction;

activating in conjunction with effecting said transaction a biometric device to generate a UIT associated with said person;



comparing said stored UIT with said generated UIT;

if said stored UIT matches said generated UIT,  
automatically transmitting from said communication device over  
said network to said provider said information.

40. A method as in claim 39, wherein said  
communication device is a wireless communication device  
selected from the group consisting of a PDA, cell phone,  
satellite broadcasting set-top box and portable computer.

41. A method as in claim 39, wherein said  
communication device is a wired communication device selected  
from the group consisting of a personal computer, server  
computer, point-of-sale terminal, ATM machine, cable set-top  
box and landline telephone.

42. A method as in claim 39, wherein said network  
comprises the Internet.

43. A method as in claim 39, further comprising, if  
said stored UIT matches said generated UIT, automatically  
transmitting from said communication device over said network  
to said provider a signal authorizing said provider to  
complete said transaction.

44. A method as in claim 43, wherein said  
information comprises information provided by said person to  
complete an order form of said provider pertaining to said  
transaction.

45. A method as in claim 43, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

46. A method as in claim 45, wherein said financial information comprises information identifying said person's credit card.

47. A method as in claim 39, wherein said storing and said entering comprise creating a file of data corresponding to said information and associating said file in said database with said UIT, and further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

48. A method as in claim 47, further comprising associating said file with said provider.

49. A method as in claim 39, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

50. A method as in claim 39, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal verifying the identity of said person.

51. A method as in claim 39, further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a verification code associated with said person.

52. A method as in claim 39, further comprising providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

53. A communication device for effecting a transaction between a person and a provider over a network, comprising:

means for establishing from said communication device a communication link over said network with said provider;

means for entering into said communication device information pertinent to effecting said transaction;

a biometric device;

means for activating in conjunction with effecting said transaction said biometric device to generate a UIT associated with said person;

means, responsive to said activating, for automatically transmitting from said communication device over said network to said provider both said information and a signal corresponding to said UIT.

54. A communication device as in claim 53, wherein said communication device is a wireless device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

55. A communication device as in claim 53, wherein said communication device is a wired device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

56. A communication device as in claim 53, wherein said network comprises the Internet.

57. A communication device as in claim 53, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

58. A communication device as in claim 53, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

59. A communication device as in claim 58, wherein said financial information comprises information identifying said person's credit card.

60. A communication device as in claim 53, wherein said means for entering comprises means for storing in a database, prior to said establishing of said communication

link, a file of data corresponding to said information and for associating said file with said UIT.

61. A communication device as in claim 60, further comprising means for associating said file with said provider.

62. A communication device as in claim 53, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

63. A communication device as in claim 53, further comprising means for comparing said generated UIT to a UIT associated with said person stored in a database and wherein said signal corresponding to said UIT is a signal verifying the identity of said person if said generated UIT matches said stored UIT.

64. A communication device as in claim 53, further comprising means for comparing said generated UIT to a UIT associated with said person stored in a database and wherein said signal corresponding to said UIT is a verification code associated with said person if said generated UIT matches said stored UIT.

65. A communication device as in claim 53, wherein said signal comprises data identifying said UIT and further comprising means for comparing by said provider said data identifying said UIT to data identifying a UIT associated with said person stored in a database.

66. A communication device as in claim 53, further comprising means for providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

67. A communication device for completing a transaction between a person and a provider over a network, comprising:

means for storing within a database a UIT associated with said person;

means for establishing from said communication device a communication link over said network with said provider;

means for entering into said communication device information pertinent to effecting said transaction;

a biometric device;

means for activating in conjunction with effecting said transaction said biometric device to generate a UIT associated with said person;

means for comparing said stored UIT with said generated UIT;

means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal authorizing said provider to complete said transaction.

68. A communication device as in claim 67, wherein said communication device is a wireless device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

69. A communication device as in claim 67, wherein said communication device is a wired device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

70. A communication device as in claim 67, wherein said network comprises the Internet.

71. A communication device as in claim 67, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said information.

72. A communication device as in claim 71, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

73. A communication device as in claim 71, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

74. A communication device as in claim 73, wherein said financial information comprises information identifying said person's credit card.

75. A communication device as in claim 67, wherein said means for storing and said means for entering comprise means for creating a file of data corresponding to said information and for associating said file in said database with said UIT, and further comprising, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

76. A communication device as in claim 75, further comprising means for associating said file with said provider.

77. A communication device as in claim 67, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

78. A communication device as in claim 67, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal verifying the identity of said person.

79. A communication device as in claim 67, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said



communication device over said network to said provider a verification code associated with said person.

80. A communication device as in claim 67, further comprising means for providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

81. A communication device for effecting a transaction between a person and a provider over a network, comprising:

means for creating within a database a file of information pertinent to said transaction;

means for associating said file with a stored UIT of said person;

means for establishing from said communication device a communication link over said network with said provider;

a biometric device;

means for activating in conjunction with effecting said transaction said biometric device to generate a UIT associated with said person;

means for comparing said stored UIT to said generated UIT;

means for, if said stored UIT matches said generated UIT, automatically transmitting said file from said database over said network to said provider.

82. A communication device as in claim 81, wherein said communication device is a wireless device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

83. A communication device as in claim 81, wherein said communication device is a wired device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

84. A communication device as in claim 81, wherein said network comprises the Internet.

85. A communication device as in claim 81, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

86. A communication device as in claim 85, wherein said financial information comprises information identifying said person's credit card.

87. A communication device as in claim 81, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

88. A communication device as in claim 81, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting a signal verifying the identity of said person from said communication device over said network to said provider.

89. A communication device as in claim 81, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting a verification code associated with said person from said communication device over said network to said provider.

90. A communication device as in claim 81, further comprising means for providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

91. A communication device for effecting a transaction between a person and a provider over a network, comprising:

means for storing within a database a UIT associated with said person;

means for establishing from a communication device a communication link over said network with said provider;

means for entering into said communication device information pertinent to effecting said transaction;

a biometric device;

means for activating in conjunction with effecting said transaction said biometric device to generate a UIT associated with said person;

means for comparing said stored UIT with said generated UIT;

means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said information.

92. A communication device as in claim 91, wherein said communication device is a wireless communication device selected from the group consisting of a PDA, cell phone, satellite broadcasting set-top box and portable computer.

93. A communication device as in claim 91, wherein said communication device is a wired communication device selected from the group consisting of a personal computer, server computer, point-of-sale terminal, ATM machine, cable set-top box and landline telephone.

94. A communication device as in claim 91, wherein said network comprises the Internet.

95. A communication device as in claim 91, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said information.

96. A communication device as in claim 95, wherein said information comprises information provided by said person to complete an order form of said provider pertaining to said transaction.

97. A communication device as in claim 95, wherein said information comprises one or both of personal information pertaining to said person and financial information pertaining to said person.

98. A communication device as in claim 97, wherein said financial information comprises information identifying said person's credit card.

99. A communication device as in claim 91, wherein said means for storing and said means for entering comprise means for creating a file of data corresponding to said information and for associating said file in said database with said UIT, and further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider said file.

100. A communication device as in claim 99, further comprising means for associating said file with said provider.

101. A communication device as in claim 91, wherein said biometric device is a fingerprint analyzer and said UIT comprises data identifying a fingerprint of said person.

102. A communication device as in claim 91, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a signal verifying the identity of said person.

103. A communication device as in claim 91, further comprising means for, if said stored UIT matches said generated UIT, automatically transmitting from said communication device over said network to said provider a verification code associated with said person.

104. A communication device as in claim 91, further comprising means for providing to said person one or both of a visual indication and an audible indication to inform said person to perform said activating to complete said transaction.

105. A communication device for effecting a transaction between a person and a provider over a network, comprising:

a network connection device for establishing from said communication device a communication link over said network with said provider;

a computer input device for entering into said communication device information pertinent to effecting said transaction;

a biometric device for activating in conjunction with effecting said transaction to generate a UIT associated with said person;

a processor, responsive to said activating, for automatically causing the transmission from said communication device over said network to said provider of both said information and a signal corresponding to said UIT.

106. A communication device for completing a transaction between a person and a provider over a network, comprising:

a network connection device for establishing from said communication device a communication link over said network with said provider;

a computer input device for entering into said communication device information pertinent to effecting said transaction;

a biometric device for activating in conjunction with effecting said transaction to generate a UIT associated with said person;

a processor for storing within a database a UIT associated with said person, comparing said stored UIT with said generated UIT and, if said stored UIT matches said generated UIT, automatically causing the transmission from said communication device over said network to said provider

of a signal authorizing said provider to complete said transaction.

107. A communication device for effecting a transaction between a person and a provider over a network, comprising:

a network connection device for establishing from said communication device a communication link over said network with said provider;

a biometric device for activating in conjunction with effecting said transaction to generate a UIT associated with said person;

a processor for creating within a database a file of information pertinent to said transaction, associating said file with a stored UIT of said person, comparing said stored UIT to said generated UIT and, if said stored UIT matches said generated UIT, automatically causing the transmission of said file from said database over said network to said provider.

108. A communication device for completing a transaction between a person and a provider over a network, comprising:

a network connection device for establishing from said communication device a communication link over said network with said provider;



a computer input device for entering into said communication device information pertinent to effecting said transaction;

a biometric device for activating in conjunction with effecting said transaction to generate a UIT associated with said person;

a processor for storing within a database a UIT associated with said person, comparing said stored UIT with said generated UIT and, if said stored UIT matches said generated UIT, automatically causing the transmission from said communication device over said network to said provider of said information.